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July 21, 2005

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Mail Stop RCE Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

In re:

U.S. Serial No. 10/085,937

Inventor: Petri Hyyppa

Title: Electronic Transactions

Enclosed please find:

Amendment and Response Pursuant to 37 C.F.R. 1.114;

Request for Continued Examination; and

Return post card

The Commissioner is hereby authorized to charge payment of the following fees associated with this communication, or credit any overpayment, to Deposit Account No. 50-2032. A duplicate copy of this sheet is enclosed.

Any additional filing fees required under 37 CFR 1.16

Any patent application processing fees under 37 CFR 1.17

Respectfully submitted,

Robert H. Kelly, Reg/No

Attorney for Applicant